

In re:  
Timothy M. Cotter  
Melissa S. Cotter  
Debtors

Case No. 17-13357-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 17, 2023

User: admin  
Form ID: 167

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Cotter, Melissa S. Cotter, 216 S. 10th Street, Quakertown, PA 18951-1528
cr	SOUTHERN AUTO FINANCE COMPANY c/o PERITUS PORTFOLI, P.O. Box 141419, Irving, TX 75014-1419
14004049	+ ACE CASH EXPRESS, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
13952681	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
14806358	Bureaus Investment Group Portfolio No 15 LLC, PO Box 2489, Kirkland, WA 98083-2489
13916959	Freedom Mortgage Corp, c/o Mario J. Hanyon, Esquire, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Phila., PA 19103
14553090	+ Freedom Mortgage Corporation, c/o Rebecca A. Solarz, Esq, 701 Market St., Ste 5000, Philadelphia, PA 19106-1541
13921591	+++ SOUTHERN AUTO FINANCE COMPANY, c/o PERITUS PORTFOLIO SERVICES II, LLC, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2023 23:40:40	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 17 2023 23:40:36	The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13916953	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 17 2023 23:39:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
13916952	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 17 2023 23:39:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
13916956	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2023 23:40:39	Capital One, 15000 Capital One Dr, Richmond, VA 23238
13916957	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2023 23:40:37	Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
13916954	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2023 23:40:39	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
13916955	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2023 23:40:33	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13953600	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 23:58:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14003828	+ Email/Text: bnc@bass-associates.com	Nov 17 2023 23:38:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
13916958	+ Email/Text: bknotice@ercbpo.com	Nov 17 2023 23:39:11	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

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13916960	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 17 2023 23:39:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
13951647	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 17 2023 23:39:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
13916962	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 17 2023 23:40:39	Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
13916961	Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 17 2023 23:40:27	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
13916964	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2023 23:38:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13916963	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2023 23:38:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
13984038	Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2023 23:40:36	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13996239	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:39:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13916965	+ Email/Text: bankruptcy@marinerfinance.com	Nov 17 2023 23:39:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
13951495	Email/PDF: cbp@omf.com	Nov 17 2023 23:58:26	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
13916966	+ Email/PDF: cbp@omf.com	Nov 17 2023 23:58:58	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
13916967	+ Email/PDF: cbp@omf.com	Nov 17 2023 23:40:36	OneMain, Po Box 1010, Evansville, IN 47706-1010
13916969	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2023 23:58:03	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
13916968	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2023 23:40:40	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
13987292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2023 23:40:37	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13922341	+ Email/PDF: rmscedi@recoverycorp.com	Nov 17 2023 23:58:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13988812	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 17 2023 23:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
13916970	+ Email/Text: legal@gosafco.com	Nov 17 2023 23:38:00	Safco, 5900 Lake Ellenor Dr, Orlando, FL 32809-4643
13918802	+ Email/PDF: ebn_ais@aisinfo.com	Nov 17 2023 23:40:29	Spot Loan, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13916972	+ Email/Text: Bankruptcy@TekCollect.com	Nov 17 2023 23:39:00	TekCollect Inc, 871 Park St, Columbus, OH 43215-1441
13916971	+ Email/Text: Bankruptcy@TekCollect.com	Nov 17 2023 23:39:00	TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269
13916974	+ Email/Text: bnc-thebureaus@quantum3group.com	Nov 17 2023 23:39:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
13916973	+ Email/Text: bnc-thebureaus@quantum3group.com	Nov 17 2023 23:39:00	The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
13970654	Email/PDF: ebn_ais@aisinfo.com	Nov 17 2023 23:40:35	Verizon, by American InfoSource LP as agent, PO

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Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	Spot Loan by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14001322	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14105344	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MARK A. CRONIN	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Timothy M. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Melissa S. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Timothy M. Cotter and  
Melissa S. Cotter

Debtor(s)

Case No: 17-13357-amc

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Ashely M. Chan , United States Bankruptcy Judge to consider:

Objection to Certification of Default filed by Creditor Freedom  
Mortgage Corporation Filed by Melissa S. Cotter, Timothy M.  
Cotter (related document(s)119).

on: 12/6/23

at: 11:00 AM

in: Courtroom #4, 900 Market Street, Philadelphia, PA  
19107

Date: 11/17/23

For The Court

Timothy B. McGrath  
Clerk of Court